

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
ROY MICHAEL TAYLOR § Case No. 15-16524  
JACQUELYN A TAYLOR §  
§  
Debtors §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/08/2015 . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 8,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	68.45
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	\$ 7,931.55

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/06/2015 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,550.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,550.00 , for a total compensation of \$ 1,550.00 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 77.14 , for total expenses of \$ 77.14 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/09/2016 By: /s/Peter N. Metrou, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

Case 15-16524 Doc 18 Filed 07/28/16 Entered 07/28/16 12:35:10 Desc Main

Document FORM 51  
Page 3 of 9  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES

Exhibit A

Case No:	15-16524	BWB	Judge:	Bruce W. Black	Trustee Name:	Peter N. Metrou, Trustee
Case Name:	ROY MICHAEL TAYLOR				Date Filed (f) or Converted (c):	05/08/2015 (f)
	JACQUELYN A TAYLOR				341(a) Meeting Date:	06/09/2015
For Period Ending:	07/09/2016				Claims Bar Date:	10/06/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2603 Eagle Drive 6 Joliet, IL 60436 (Debtor's Resi	99,000.00	0.00		0.00	FA
2. Preferential Transfer Collection (u)	0.00	8,000.00		8,000.00	FA
3. CHECKING ACCOUNT WITH FIRST COMMUNITY BANK	150.00	0.00		0.00	FA
4. HOUSEHOLD GOODS	1,000.00	0.00		0.00	FA
5. BOOKS/COLLECTIBLES	100.00	0.00		0.00	FA
6. WEARING APPAREL	175.00	0.00		0.00	FA
7. TERM LIFE INSURANCE	0.00	0.00		0.00	FA
8. PENSION / PROFIT SHARING	0.00	0.00		0.00	FA
9. PROCEEDS FROM W/C CALIM	26,000.00	0.00		0.00	FA
10. 2004 HUNDAY SANTA FE	3,175.00	0.00		0.00	FA
11. 2004 FORD F150	4,075.00	0.00		0.00	FA
12. 2011 PULL BEHIND TRAILER	5,675.00	0.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$139,350.00	\$8,000.00	\$8,000.00	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Settled transfer of auto to family member. Claims review in process.

RE PROP # 2 -- Collection of preferential transfer made to Debtor's father within one year prior to bankruptcy filing.

Initial Projected Date of Final Report (TFR): 06/01/2016

Current Projected Date of Final Report (TFR): 06/01/2016

Case 15-16524 Doc 18 Filed 07/28/16 Entered 07/28/16 12:35:10 Desc Main

FORM 2  
ESTATE CASH RECEIPT AND DISBURSEMENTS RECORD

Case No: 15-16524

Case Name: ROY MICHAEL TAYLOR  
JACQUELYN A TAYLOR

Taxpayer ID No: XX-XXX0940

For Period Ending: 07/09/2016

Trustee Name: Peter N. Metrou, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX5348

Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$1,000,000.00

Separate Bond (if applicable):

Exhibit B

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
07/09/15	2	NAUGHTON, THOMAS 25 Warren Avenue New Lenox, IL 60451	recovery of preferential trans	1241-000	\$8,000.00		\$8,000.00
08/07/15		Associated Bank	BANK SERVICE FEE	2600-000		\$10.00	\$7,990.00
09/08/15		Associated Bank	BANK SERVICE FEE	2600-000		\$11.88	\$7,978.12
10/07/15		Associated Bank	BANK SERVICE FEE	2600-000		\$11.48	\$7,966.64
11/06/15		Associated Bank	BANK SERVICE FEE	2600-000		\$11.84	\$7,954.80
12/07/15		Associated Bank	BANK SERVICE FEE	2600-000		\$11.44	\$7,943.36
01/08/16		Associated Bank	BANK SERVICE FEE	2600-000		\$11.81	\$7,931.55

COLUMN TOTALS	\$8,000.00	\$68.45
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$8,000.00	\$68.45
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$8,000.00	\$68.45

## Exhibit B

TOTAL OF ALL ACCOUNTS		NET	ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX5348 - Checking Account (Non-Interest Earn)	\$8,000.00	\$68.45	\$7,931.55
	\$8,000.00	\$68.45	\$7,931.55
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$8,000.00		
<u>Total Gross Receipts:</u>	<u>\$8,000.00</u>		

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-16524

Case Name: ROY MICHAEL TAYLOR  
JACQUELYN A TAYLOR  
Trustee Name: Peter N. Metrou, Trustee

Balance on hand	\$	7,931.55
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Peter N. Metrou	\$ 1,550.00	\$ 0.00	\$ 1,550.00
Trustee Expenses: Peter N. Metrou	\$ 77.14	\$ 0.00	\$ 77.14

Total to be paid for chapter 7 administrative expenses \$ 1,627.14

Remaining Balance \$ 6,304.41

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 45,499.04 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 13.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	\$ 3,839.03	\$ 0.00	\$ 531.94
2	CAPITAL ONE, N.A.	\$ 2,458.59	\$ 0.00	\$ 340.67
3	CAPITAL ONE BANK (USA), N.A.	\$ 134.52	\$ 0.00	\$ 18.64
4	CAPITAL ONE BANK (USA), N.A.	\$ 666.49	\$ 0.00	\$ 92.35
5	CAPITAL ONE BANK (USA), N.A.	\$ 2,249.82	\$ 0.00	\$ 311.74
6	CAPITAL ONE BANK (USA), N.A.	\$ 3,531.22	\$ 0.00	\$ 489.29
7	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ 385.01	\$ 0.00	\$ 53.35
8	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ 3,005.20	\$ 0.00	\$ 416.40
9	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ 1,241.00	\$ 0.00	\$ 171.95
10	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ 900.00	\$ 0.00	\$ 124.71

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
11	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ 1,216.00	\$ 0.00	\$ 168.49
12	CAPITAL RECOVERY V, LLC	\$ 275.08	\$ 0.00	\$ 38.12
13	CAPITAL RECOVERY V, LLC	\$ 3,318.22	\$ 0.00	\$ 459.78
14	CAPITAL RECOVERY V, LLC	\$ 849.88	\$ 0.00	\$ 117.76
15	CAPITAL RECOVERY V, LLC	\$ 1,707.89	\$ 0.00	\$ 236.65
16	CAPITAL RECOVERY V, LLC	\$ 1,302.16	\$ 0.00	\$ 180.43
17	CAPITAL RECOVERY V, LLC	\$ 1,720.61	\$ 0.00	\$ 238.41
18	CAPITAL RECOVERY V, LLC	\$ 1,337.13	\$ 0.00	\$ 185.27
19	CAPITAL RECOVERY V, LLC	\$ 4,471.37	\$ 0.00	\$ 619.56
20	CAPITAL RECOVERY V, LLC	\$ 2,929.62	\$ 0.00	\$ 405.93
21	SYNCHRONY BANK	\$ 185.00	\$ 0.00	\$ 25.63
22	SYNCHRONY BANK	\$ 65.23	\$ 0.00	\$ 9.04
23	DELL FINANCIAL SERVICES, LLC	\$ 1,472.62	\$ 0.00	\$ 204.05
24	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	\$ 5,859.73	\$ 0.00	\$ 811.93
25	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE	\$ 377.62	\$ 0.00	\$ 52.32

Total to be paid to timely general unsecured creditors \$ 6,304.41

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE